

# The Benefits CONNECTION

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A quarterly newsletter published  
by the City of Memphis Benefits  
Office for City government  
employees and retirees

## FROM THE BENEFITS OFFICER

### DEAR CITY OF MEMPHIS EMPLOYEES AND RETIREES,

We are very happy to inform you that we have resolved two major concerns for our healthcare participants. First, for those participants over 65 years of age and are on Medicare, we have implemented a Medicare Crossover Plan to improve services and reduce the time required to coordinate claims payments (see Retirees Corner). Secondly, United Healthcare has made Duckworth Pathology an in-network provider. If you have claims relating to this provider, please call our office at (901) 576-6761 or Gertie Ryan at United Healthcare at (901) 374-7032 to resolve your claim.

We have received numerous phone calls concerning participants' beneficiary information. The Benefits Office maintains files on all plan participants. However, it is always a good idea to check your information or to update your records to ensure your files are in order. As usual, feel free to come by our office in City Hall or at the Human Resource Satellite Center at 4225 Riverdale to review your records.

Finally, mark your calendars for the City of Memphis Super Fair that will be held the last Saturday in October. The location will be announced at a later date. Again, we look forward to a great year.

Sincerely,

*Pearl Gibson*  
Pearl Gibson



*Pearl Gibson, Benefits Officer*

## The Benefits CONNECTION

The Benefits Connection is published quarterly by the City of Memphis Benefits Office. Questions, comments and suggestions are welcome at (901) 576-6761.

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## PHARMACY UPDATE

### Caremark Updates Drug List

The Caremark Preferred Drug List for April 2006 has been finalized and is available online at [www.caremark.com](http://www.caremark.com) or you may request a hard copy from Caremark by calling 1-866-722-2001 or from the Benefits Office at (901) 576-6761.

Please note that this list is used by all Caremark clients and does not guarantee coverage by the City of Memphis. However, if the drug is covered, it would be covered at a lower cost than the non-preferred drug.

Always remember that generic drugs should be considered the first line of prescribing.

## CALENDAR OF EVENTS

**April 4**

Martin Luther King  
Holiday  
**Office Closed**

**April 14**

Good Friday  
**Office Closed**

**May 29**

Memorial Day  
**Office Closed**

**June 1-30**

DROP enrollment

## RETIREES CORNER

### United Healthcare offers new Medicare Crossover service

Many of our retired employees have experienced some difficulty in getting their City of Memphis benefits coordinated with their Medicare benefits. Therefore, City of Memphis benefits officials have negotiated with United Healthcare to provide a new service called Medicare Crossover. This service is designed to simplify the process of coordinating City and Medicare benefits by automatically processing the patient's insurance claim payment through United Healthcare after Medicare has paid its portion of the claim.

All participants enrolled in Medicare B should have received a packet containing information and application forms. If you did not receive your packet, let the Benefits Office know and a packet will be mailed to you. Once received, these forms should be filled out completely and sent to United Healthcare for processing. Remember, if you wish to participate in Medicare Crossover, **you must apply**. If you need additional information, call a Benefits Office specialist at (901) 576-6761 or Gertie Ryan of United Healthcare at (901) 374-7032.

### DID YOU KNOW?

The City of Memphis abides by laws stipulated in COBRA (Consolidated Omnibus Budget reconciliation Act). On April 7, 1986, The United States government enacted a federal law (Public Law 99-272, Title X) requiring that most employers sponsoring group health plans offer their employees and their families the opportunity for a temporary extension of health coverage called "Continuation Coverage" at group rates in certain instances where coverage under the plan would otherwise end.

City of Memphis government employees and/or their covered dependent family members may elect to continue their health care coverage by paying the applicable premium, plus the administrative fee, in the event of:

- a city employee's death
- termination of employment (other than for gross misconduct), or reduction in hours
- divorce or legal separation
- dependent children ceasing to be dependents under the City's Health Care Plan

If an employee experiences a reduction in hours or is terminated from employment (other than for gross misconduct), the Health Care Plan, within the guidelines of COBRA, will be available to the employee for 18 months. If it is determined, under the Social Security Act, that the employee was disabled at the time he/she received a reduction in hours or termination of employment, coverage may be continued up to 29 months. In all other circumstances, the Health Care Plan, within the guidelines of COBRA, will be available to an employee's covered dependent family members for 36 months.

All questions relating to the provisions provided by COBRA should be directed to the Benefits Service Center, Division of Human Resources at (901) 576-6761.

## Treating and controlling diabetes

When you were a kid you probably thought there was no possible way that any one could ever have too much sugar, right? How could something that tastes so sweet and good be bad?

The fact is that too much sugar in the blood for extended periods of time may cause problems related to diabetes. For example, high blood sugar can cause damage to the heart, kidneys, and blood vessels. For the diabetic patient there is a lot that must be done and maintained for blood sugar levels to remain normal.

There are several things that the diabetic patient can do to help control their diabetes. These include things that should be done every day, every time you have a check-up, and at least once or twice a year.

### DAILY DIABETIC CARE:

- Stay on the diet that has been established by your physician or dietician. Eat your meals and snacks at about the same time every day.
- Get at least 30 minutes of physical activity.
- Take your diabetes medications at the same time every day.
- Check your blood sugar. Keep a record of the time you took your blood sugar and the numerical result.
- Examine your feet for cuts, blisters, swelling, redness, or sore toenails.
- Brush and floss your teeth.
- Don't smoke.

### WHAT SHOULD BE DONE DURING A CHECK-UP:

- Share your blood sugar records with your physician.
- Get weighed. If your weight is too high, discuss ways to reduce it.
- Have your blood pressure taken. If yours is too high, discuss ways to reduce it.

- Discuss your diabetes medications and any problems you may have from them.
- Have your feet checked for nerve response and blood circulation.
- Discuss and plan an exercise program that works for you.
- Go over your diet, the times you eat, and how your blood sugar levels respond.
- Discuss your emotional health and how you are handling the effects of your diabetes.
- If you are a smoker, discuss ways to help you quit and make a plan.

### WHAT TO DO ONCE OR TWICE PER YEAR:

- Get a hemoglobin A-1-c lab test (gives your blood sugar average from the past three months).
- Get a blood lipid lab test (checks cholesterol, LDL, HDL and Triglycerides).
- Have kidney lab tests (checks the blood and urine for protein deposits) performed.
- Get a dilated eye exam (prevents or detects diabetic eye disease).
- Have a dentist examine and clean your teeth.
- Get a flu shot (flu can be serious for diabetics).

As a kid, you probably never would have thought that sugar could cause you to have to pay attention to so many issues. Controlling diabetes can be a lot of work, but preventing complications and diseases that are associated with diabetes makes it well worth the effort. Talk to your doctor or contact the National Institute of Diabetes, Digestive and Kidney Diseases for more information on how to treat and control your diabetes.

*Information provided by Saint Francis Hospital*

# Introducing UnitedHealth Wellness

UnitedHealthcare recently launched UnitedHealth Wellness, a one-stop-shop Web site with information about great discounts on health and wellness services, along with online exercise and nutrition tools and surveys and health news and much more at [www.unitedhealthwellness.com](http://www.unitedhealthwellness.com). All City of Memphis plan members should have received a UnitedHealth Wellness ID card in late January.

The goal of the program is to help you achieve total well-being. Did you know there are five areas of well-being: Physical, emotional, social, intellectual and spiritual? When you log-on to UnitedHealth Wellness at [www.unitedhealthwellness.com](http://www.unitedhealthwellness.com) and register using the information printed on your wellness ID card or UnitedHealthcare medical card, you will see the "TOTAL WELL-BEING PROGRAM" section where you will find:

## THE "MARKETPLACE" WHERE YOU CAN:

- Learn about and receive discounts on relaxation resources.
- Obtain Information and discounts on healthy eating and nutrition.
- Learn about and receive discounts on smoking cessation products.

## The "LIBRARY" where you can:

- Visit the Healthy Pregnancy Center.
- Obtain Care Guides and Information on weight loss, exercise, allergies, asthma, high cholesterol and high blood pressure.

## The "TOOLS" where you can:

- Take the Diabetes Quiz.
- Take the Stress and the Single Parent Quiz.
- Learn about aging well.

## The "WELLNESS CENTER" where you can:

- Take the Wellness Survey.
- Determine the barriers that keep you from a more balanced lifestyle.
- Visit the Walker's Room for answers

to common questions about safety and motivation tips and tricks.

- Visit the Suggested Reading section for creative money-saving ideas and Tried and True Stress Relievers.

Under the "HEALTH VALUE PROGRAM" section you can locate a provider and pay 10 to 50 percent less for many health care services not covered by your medical, dental or vision plans, including:

- Vision Correction Procedure
- Cosmetic Dentistry
- Massage Therapy
- Acupuncture
- Hearing Aids
- Long Term Care
- Alternative Care

If you did not receive a card and would like to request one, please call 1-888-848-WELL (9355). This number also will help you locate a provider under the Health Value Program.



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